

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
SANDY E NOVAK

CASE NO. 04 B 41194

CHAPTER 13

JUDGE: BRUCE W BLACK

Debtor
SSN XXX-XX-2554

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 11/05/04 and confirmed on 02/15/05.
2. The plan is paid in full.
3. The Debtor paid a total of \$ 18814.27 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
CHARLES D NOVAK	SPECIAL CLASS	8316.54	.00	8316.54
JP MORGAN CHASE BANK	UNSECURED	NOT FILED	.00	.00
CHARLES D NOVAK	SPECIAL CLASS	NOT FILED	.00	.00
JAY OBRIEN	SPECIAL CLASS	4752.00	.00	4752.00
MBNA AMERICA	UNSECURED	NOT FILED	.00	.00
NEWSOM MD	UNSECURED	NOT FILED	.00	.00
OSI COLLECTION SRV	UNSECURED	NOT FILED	.00	.00
JEFFERSON CAPITAL SYSTEM	UNSECURED	3617.76	.00	361.78
JEFFERSON CAPITAL SYSTEM	UNSECURED	2046.95	.00	204.70
QUEST DIAGNOSTICS	UNSECURED	NOT FILED	.00	.00
VERIZON WIRELESS	UNSECURED	NOT FILED	.00	.00
GERALDINE BERGER	SPECIAL CLASS	3000.00	.00	3000.00

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	.00	.00	21733.25	.00	21733.25
PRINCIPAL PAID	.00	.00	16635.02	.00	16635.02
INTEREST PAID	.00	.00	.00	.00	.00
TOTAL PAID	.00	.00	16635.02	.00	16635.02
The Debtor's attorney, STUART B HANDELMAN , was allowed \$					2200.00
and was paid \$ 800.00 direct and \$ 1400.00 through the plan.					

The Trustee received \$ 779.25 .

Refunds to the Debtor totaled \$.00 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 10/08/08

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE